

Last revised 8/1/15

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:

Marilyn Cobb

Case No.: \_\_\_\_\_

Judge: \_\_\_\_\_

Chapter: \_\_\_\_\_

13

Debtor(s)

**Chapter 13 Plan and Motions**

Original

Modified/Notice Required

Discharge Sought

Motions Included

Modified/No Notice Required

No Discharge Sought

Date: 5/15/2017

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS WILL BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED  
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN  
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 280.00 per month to the Chapter 13 Trustee, starting on June 1, 2017 for approximately 36 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- Sale of real property

Description: \_\_\_\_\_

Proposed date for completion: \_\_\_\_\_

- Refinance of real property:

Description: \_\_\_\_\_

Proposed date for completion: \_\_\_\_\_

- Loan modification with respect to mortgage encumbering property:

Description: \_\_\_\_\_

Proposed date for completion: \_\_\_\_\_

- d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e.  Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Law Offices of Seymour Wasserstrum	Attorney Fees	\$2,960.00
IRS	Taxes	\$2,000.00
State of New Jersey	Taxes	\$0.00 - notice only

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments**

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Modification**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the “Value of the Creditor Interest in Collateral,” plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having “NO VALUE” it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Peritus Portfolio Services	2009 Kia Spectra	\$11,510.17	\$3,725.00	None	\$3,725.00	5%	\$4,019.14

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**c. Surrender**

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**d. Secured Claims Unaffected by the Plan**

The following secured claims are unaffected by the Plan:

Bank of America-- 6832 Brown St. Debtor to cure the arrears through a loan modification outside of LMP by December 1st, 2017"

**e. Secured Claims to be Paid in Full Through the Plan:**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$ 0.00 to be distributed *pro rata*

Not less than 100 percent

*Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis For Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases**

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor

**Part 7: Motions**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim From Secured to Completely Unsecured.**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Peritus Portfolio Services	2009 Kia Spectra	\$11,510.17	\$7,000.00

#### Part 8: Other Plan Provisions

##### a. Vesting of Property of the Estate

- Upon confirmation  
 Upon discharge

##### b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

##### c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee commissions
- 2) Priority Claims
- 3) Secured Claims
- 4) Unsecured Claims

##### d. Post-Petition Claims

The Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

#### Part 9: Modification

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being Modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

Explain below **how** the plan is being modified:

Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No

**Part 10: Sign Here**

The Debtor(s) and the attorney for the Debtor (if any) must sign this Plan.

Date: 5/15/2017

/s/ Seymour Wasserstrum

Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 5/15/2017

/s/ Marilyn Cobb

Debtor

Date: \_\_\_\_\_

Joint Debtor

**Certificate of Notice Page 8 of 9**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Marilyn Cobb  
Debtor

Case No. 17-19163-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 1 of 2  
Total Noticed: 23

Date Rcvd: May 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2017.

db	+Marilyn Cobb, 6832 Brown St., Port Norris, NJ 08349-3206
516807149	+Atlantic Orthopedic & Sports PT, PO Box 83, Hammonton, NJ 08037-0083
516807151	+Blue Trust Loans, PO Box 1754, Hayward, WI 54843-1754
516807152	+Capital One, PO Box 30281, Salt Lake, UT 84130-0281
516807153	+Chase Bank, PO Box 15298, Wilmington, DE 19850-5298
516807154	+Comenity Bank, P.O. Box 182789, Columbus, OH 43218-2789
516807156	Finger Hut, PO Box 166, Newark, NJ 07101-0166
516807157	+Healthcare Soulutions, PO Box 9521, Buffalo, NY 14226-9521
516807159	IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081
516807161	+KML Law Group, PC, 216 Haddon Ave, Ste 406, Collingswood, NJ 08108-2812
516807164	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
516807169	++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 (address filed with court: State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
516807167	+Seventh Ave, 1112 7th Ave, Monroe, WI 53566-1364
516807168	State Of New Jersey, PO Box 951, Dept Of Labor And Workforce Development, Trenton, NJ 08625-0951

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov May 18 2017 22:18:00 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 18 2017 22:17:56 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516807155	+E-mail/PDF: creditonebknotifications@resurgent.com May 18 2017 22:19:59 Credit One Bank, PO BOX 98873, Las Vegas, NV 89193-8873
516807158	E-mail/Text: cio.bncmail@irs.gov May 18 2017 22:17:33 IRS, PO Box 744, Springfield, NJ 07081-0744
516807162	+E-mail/Text: bankruptcydpt@mcmcg.com May 18 2017 22:17:55 Midland Funding, 8875 Aero Dr, Ste 200, San Diego, CA 92123-2255
516807163	+E-mail/Text: bankruptcyleft@tsico.com May 18 2017 22:18:33 NCO Financial, PO Box 15273, Wilmington, DE 19850-5273
516807165	E-mail/Text: peritus@ebn.phinsolutions.com May 18 2017 22:18:41 Peritus Portfolio Services, PO Box 141419, Irving, TX 75014
516818324	E-mail/Text: bnc-quantum@quantum3group.com May 18 2017 22:17:51 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516807166	+E-mail/Text: bkrpt@retrievalmasters.com May 18 2017 22:17:55 Retrieval Masters Creditors Bureau Inc, 4 Westchester Plaza Suite 110, Elmsford, NY 10523-1616

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516807160\* +Irs, P.O. Box 7346, Philadelphia, PA 19101-7346  
516807150 ###Bank Of America, P.O.Box 17054, Wilmington, DE 19850-7054

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 23

Date Rcvd: May 18, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Seymour Wasserstrum on behalf of Debtor Marilyn Cobb mylawyer7@aol.com, ecf@seymourlaw.net;r47769@notify.bestcase.com  
U.S. Trustee. USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 4